WARRANTY DEED

CHAMBLISS BUILDERS, INC. GRANTORS,

TO:

RICKY KOCZKA AND WIFE, NEISHA KOCZKA, GRANTEES,

.Hov 25 3 oo PN *96

BK 309 PG 235

For and in consideration of the sum of Ten and No/100 (\$10.00) Dollars, cash in hand paid, and other good, legal sufficient and valuable consideration, the receipt of which is hereby acknowledged, CHAMBLISS BUILDERS, INC. The undersigned Grantor does hereby sell, convey, and warrant unto the above Grantees, RICKY KOCZKA AND WIFE, NEISHA KOCZKA, as tenants by the entirety with full rights of survivorship and not as tenants in common, the following described real estate, located and situated in DeSoto County, Mississippi and more particularly described as follows, to-wit:

Lot 28, Section A, BENDALE FARMS Subdivision, located in Section 17, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown on plat appearing in Plat Book 49, Page 49, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty of this deed is subject to rights of way and easements for public roads and public utilities; to building, zoning, subdivision and health department regulations in effect in DeSoto County, Mississippi; and to the covenants, limitations and restrictions set forth with the recorded plat of said subdivision as well as any amendments thereto.

Taxes for the current year shall be prorated.

Witness my signature this the 15th day of November, 1996.

CHAMBLISS BUILDERS, INC.

DONALD R. CHAMBLISS, JR.

SECRETARY-TREASURER

STATE OF MISSISSIPPI COUNTY OF DESOTO

Personally appeared before me, the undersigned authority of law in and for the jurisdiction aforesaid, the within named DONALD R. CHAMBLISS, JR. who acknowledged that he is Secretary-Treasurer of CHAMBLISS BUILDERS, INC. that in said representative capacity he signed and delivered the above and foregoing instrument on the day and year therein mentioned, after first having been duly authorized so to do.

Exém under my hand and seal this 1514 day of November, 1996.

Skiles C. Hudle

My compression Expires: 12/21/98

Grantor's Address: P.O. Box 185, Southaven, MS 38671 Grantor's Telephone Nos: Home: N/A Work: 393-7815

Grantee's Address: 4742 Derby Drive, Southaven, MS 38671901-Grantee's Telephone Nos: Home: 393-0938 Work: 525-1441 (Ex+3162)

Prepared By: Victoria McReynolds, Attorney At Law, 7193 Swinnea Road, Suite A, Southaven, MS. 38671, 601-342-6000